

Information to identify the case:

Debtor 1	Renee J. Waite
	First Name Middle Name Last Name
Debtor 2	Gordon L. Waite
(Spouse, if filing)	First Name Middle Name Last Name
United States Bankruptcy Court District of New Jersey	
Case number: 16-32179-CMG	

Social Security number or ITIN	xxx-xx-0652
EIN	-----
Social Security number or ITIN	xxx-xx-7469
EIN	-----

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Renee J. Waite
dba Pico Publishing

Gordon L. Waite
dba Waite Research LLC

2/24/17

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
United States Bankruptcy Court
District of New Jersey

In re:
 Renee J. Waite
 Gordon L. Waite
 Debtors

Case No. 16-32179-CMG
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 28

Date Rcvd: Feb 24, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 26, 2017.

db/jdb	+Renee J. Waite, Gordon L. Waite, 79 Glenwood Dr., Tinton Falls, NJ 07724-2723
516509564	+ACI LLC for Citibank, PO Box 717, Getzville, NY 14068-0717
516509566	+American Express Legal, P.O. Box 278, Ramsey, NJ 07446-0278
516509570	+Discover Bank care of GGFGG, 7 Banta Place, Hackensack, NJ 07601-5604
516509571	+Falon & Associates for LVNV Funding LLC, PO Box 1285, West Caldwell, NJ 07007-1285
516509572	+Global CCC representing Synchrony Bank, 5440 N. Cumberland Ave, Ste 300, Chicago, IL 60656-1486
516509573	IRS, Dept. of treasury, Cinn, Ohio 45999
516509578	+Monarch recovery management Inc., 10965 decatur Road, Philadelphia, PA 19154-3210
516509579	+Northland group Incorporated, PO Box 390846, Minneapolis, MN 55439-0846
516509581	+Santander Bank, P.O. Box 12707, reading, PA 19612-2707
516509584	+US Bank, PO Box 4412, Portland, OR 97208-4412
516509585	+US Bank national Association, 14000 Commerce Pkwy. suite B, care of Schapiro and DeNardo, LLC, Mount Laurel, NJ 08054-2242
516509586	+US national bank Association, 425 Walnut St., Cincinnati, Ohio 45202-3989
516509587	+United collection Bureau Inc. (sears), 5620 Southwyck Boulevard, Suite 206, Toledo, OH 43614-1501
516509590	+nationwide credit Incorporated, PO Box 26314, Lehigh Valley, PA 18002-6314

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Feb 24 2017 23:19:02 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 24 2017 23:18:58 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516509565	+EDI: ARSN.COM Feb 24 2017 23:13:00 ARS National Services Inc., PO Box 469046, Escondido, CA 92046-9046
516522755	EDI: BECKLEE.COM Feb 24 2017 23:13:00 American Express Bank, FSB, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516509567	+E-mail/Text: cms-bk@cms-collect.com Feb 24 2017 23:18:47 Capital Mgmt Services, LP, 698 1/2 South Ogden St., Buffalo, NY 14206-2317
516509568	+EDI: MERRICKBANK.COM Feb 24 2017 23:08:00 Carson Smithfield LLC, PO Box 9216, old Bethpage, NY 11804-9016
516509569	+EDI: DISCOVER.COM Feb 24 2017 23:13:00 Discover, PO Box 71084, Charlotte, NC 28272-1084
516509574	EDI: IRS.COM Feb 24 2017 23:13:00 Internal Revenue Service, Department of the Treasury, CINCINNATI, Ohio 45999
516509577	+EDI: RMSC.COM Feb 24 2017 23:13:00 Lowe's/synchrony bank, PO Box 530914, Atlanta, ga 30353-0914
516509582	+EDI: CHASE.COM Feb 24 2017 23:13:00 Slate from Chase, PO Box 15123, Wilmington, DE 19850-5123
516509588	+EDI: CAPITALONE.COM Feb 24 2017 23:13:00 capital one bank (USA) N.A., PO Box 71083, Charlotte, NC 28272-1083
516509591	+EDI: AGFINANCE.COM Feb 24 2017 23:08:00 springleaf, PO Box 64, Evansville, IN 47701-0064
516509592	+EDI: RMSC.COM Feb 24 2017 23:13:00 synchrony bank/JCP, PO Box 960090, Orlando, FL 32896-0090

TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516509575*	++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346 (address filed with court: Internal Revenue Service, Department of the Treasury, Cincinnati, Ohio 45999)
516509576*	++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346 (address filed with court: Internal Revenue Service, Department of the Treasury, Cincinnati, Ohio 45999)
516509580*	+Northland group Incorporated, PO Box 390846, Minneapolis, MN 55439-0846
516509583*	+Slate from chase, PO Box 15123, Wilmington, DE 19850-5123
516509589*	+capital one bank (usa) N.A., PO Box 71083, Charlotte, NC 28272-1083

TOTALS: 0, * 5, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-3

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 28

Date Rcvd: Feb 24, 2017

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 26, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 24, 2017 at the address(es) listed below:

Aniello D. Cerreto on behalf of Joint Debtor Gordon L. Waite adclawoffice@gmail.com
Aniello D. Cerreto on behalf of Debtor Renee J. Waite adclawoffice@gmail.com
Catherine E. Youngman on behalf of Trustee Catherine E. Youngman cyoungman@foxrothschild.com,
NJ54@ecfcbis.com;fgruber@formanlaw.com;cbrown@formanlaw.com;cyoungman@formanlaw.com
Catherine E. Youngman cyoungman@foxrothschild.com,
NJ54@ecfcbis.com;fgruber@formanlaw.com;cbrown@formanlaw.com;cyoungman@formanlaw.com
Denise E. Carlon on behalf of Creditor US BANK NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSOR IN
THE INTEREST TO WACHOVIA BANK, NATIONAL ASSOCIATION AS TRUSTEE FOR GSAA HOME EQUITY TRUST
2005-14 dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

TOTAL: 5